

Information to identify the case:

Debtor 1	Robert Scott Albanowski	Social Security number or ITIN	xxx-xx-6150
	First Name Middle Name Last Name	EIN	--
Debtor 2	Teri Ann Albanowski	Social Security number or ITIN	xxx-xx-5963
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34217-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Scott Albanowski

Teri Ann Albanowski

1/27/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Scott Albanowski
Teri Ann Albanowski
Debtors

Case No. 16-34217-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 27, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Scott Albanowski, Teri Ann Albanowski, 108 Bordentown-Hedding Rd., Bordentown, NJ 08505-4707
516560807	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., American Honda Finance Corp, 201 Little Falls Dr, Wilmington, DE 19808
516560808	+ American Honda Finance Group, 201 Little Falls Drive, Wilmington, DE 19808-1674
516636591	+ DSRM NATL BK/Diamond Sham, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516560814	DSRM National Bank, PO Box 631, Amarillo, TX 79105-0631
516560815	GM Financial, PO Box 1811145, Arlington, TX 76096-1145
516560818	+ Lorraine Novatkowski, 479 Independence Ave, Trenton, NJ 08610-5705
516560825	+ Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 27 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jan 28 2022 01:23:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516586893	+ EDI: PHINAMERI.COM	Jan 28 2022 01:23:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516582446	EDI: HNDA.COM	Jan 28 2022 01:23:00	American Honda Finance Corporation, P.O. Box 168088, Irving, TX 75016-8088
516762689	EDI: AIS.COM	Jan 28 2022 01:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516560809	+ EDI: BANKAMER.COM	Jan 28 2022 01:23:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
516560810	+ EDI: TSYS2	Jan 28 2022 01:23:00	Barclay's Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516560811	+ EDI: CAPITALONE.COM	Jan 28 2022 01:23:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516709646	Email/PDF: bncnotices@becket-lee.com	Jan 27 2022 20:29:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516768287	+ Email/Text: bankruptcy@cavps.com	Jan 27 2022 20:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516560813	+ EDI: WFNNB.COM	Jan 28 2022 01:23:00	Comenity Capital Bank/Lending Club, PO Box

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			182120, Columbus, OH 43218-2120
516560812	EDI: JPMORGANCHASE	Jan 28 2022 01:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516560816	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 27 2022 20:30:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
516560817	EDI: WFNNB.COM	Jan 28 2022 01:23:00	Lending Club Patient Solutions, Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
516746522	+ EDI: MID8.COM	Jan 28 2022 01:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516819831	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
516819352	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516819371	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
516819834	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o RCI Elite Rewards, POB 41067, Norfolk VA 23541
516819327	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516819346	EDI: PRA.COM	Jan 28 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
516668071	EDI: Q3G.COM	Jan 28 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516667451	EDI: Q3G.COM	Jan 28 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516638563	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 27 2022 20:31:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516560819	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 27 2022 20:31:00	Quicken Loans*, 1050 Woodward Avenue, Detroit, MI 48226-3573
516560820	+ EDI: RMSC.COM	Jan 28 2022 01:23:00	SYNCB/Paypal Extras MC, PO Box 965005, Orlando, FL 32896-5005
516560821	+ EDI: RMSC.COM	Jan 28 2022 01:23:00	Synco/Toysrus DC, PO Box 965005, Orlando, FL 32896-5005
516560822	+ EDI: RMSC.COM	Jan 28 2022 01:23:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516560823	+ EDI: RMSC.COM	Jan 28 2022 01:23:00	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
516560824	+ EDI: CITICORP.COM	Jan 28 2022 01:23:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516790784	EDI: WFFC.COM	Jan 28 2022 01:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516643161	EDI: WFFC.COM	Jan 28 2022 01:23:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001
516560826	+ EDI: WFFC.COM	Jan 28 2022 01:23:00	Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 34

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Bruce C. Truesdale	on behalf of Debtor Robert Scott Albanowski brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Teri Ann Albanowski brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Michael M Khalil	on behalf of Debtor Robert Scott Albanowski mkhalilecf@gmail.com
Michael M Khalil	on behalf of Joint Debtor Teri Ann Albanowski mkhalilecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11